



# Bridgeport Child Advocacy Coalition

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*Mobilizing for Children*

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*Executive Director*

January 26, 2011

Insurance and Real Estate Committee  
Legislative Office Building, Room 2800  
Hartford, CT 06106

Dear Senator Crisco and Representative Megna:

I am writing on behalf of the 80-member of the Bridgeport Child Advocacy Coalition, an alliance of organizations, parents and concerned individuals who are committed to improving the well-being of children and families through research, advocacy, and community education. We oppose House Bill 5031 An Act Increasing the Maximum Allowable Security Deposit Amount. With finances tighter than ever for many residents, including families, individuals, the elderly and the disabled, increasing the security deposit requirement from two months to three poses an undue burden on those people who rent and severely limits access to affordable housing.

In Bridgeport, a parent who works 40-hours a week at minimum wage earns just over \$1,425 a month. In 2009, the fair market rent for a two-bedroom apartment in greater Bridgeport was \$1,214 a month. Generally speaking, affordable housing is housing for which a household spends no more than 30% of its income. When households, especially those with limited incomes, spend more than 30% of their income on housing, they may not have enough income for other necessities, like food, utilities, medical care, transportation and/or emergencies.

Rental housing in Connecticut has risen in price with the housing crisis. A Bridgeport family would have to earn \$23.35 an hour – nearly three times the minimum wage to afford the average two-bedroom apartment. Nearly 60 percent of Bridgeport renters cannot afford the rent of a two-bedroom apartment. In addition, the National Low Income Housing Coalition (NLIHC), notes that since 2000, renters in Connecticut have faced rising costs and a lack of available homes. According to NLIHC data, the number of affordable rental units available to Connecticut renters below 30 percent of median income shrunk from 81 per 100 renters in 2000 to 66 in 2007.

Considering the economic conditions and the indicators mentioned, we are dealing with a serious situation. There is a critical shortage of affordable rental housing. Requiring more than \$3,500 upfront for a 3-month security deposit is virtually impossible on top of the high cost of rent. Now is not the time to impose undue hardships on people who rent in Bridgeport or anywhere else in the State of Connecticut.

Please include this document into the public testimony on HB 5031.

Sincerely,

Mary Pat Healy  
Executive Director

Cc: Linda Towbin